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Inventor: Wilson

Title: SPENDING VEHICLES FOR
PAYMENTS

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AMENDMENT TO
PATENT APPLICATION

VIA FACSIMILE 703-872-9306

CERTIFICATE OF FACSIMILE TRANSMISSION UNDER 37 C.F.R. §1.8(A)

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to Patent Technology Center 3600 at 703-872-9306.

18 pages

Trisha M. Beachy

Sir:

Applicant is submitting this amendment and a new FORM PTO-1449 in response
to the Examiner's office action dated December 27, 2004.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which
begins on page 2 of this paper.

REMARKS begin on page 11 of this paper.